

RECEIVED

SEP 23 2008

**GRANT CONTRACT**

LANCASTER COUNTY  
BOARD

THIS GRANT CONTRACT is made and entered into by and between the **CITY OF LINCOLN, NEBRASKA**, a municipal corporation, hereinafter referred to as "**Sponsor**", and the **Family Violence Council**, a non-profit corporation, hereinafter referred to as "**Grantee**".

**WITNESSETH:**

**WHEREAS**, the Sponsor is required or authorized to expend funds for the following services by the provisions of §13-604 R.R.S 1943; and

**WHEREAS**, the Sponsor has authority in the areas of recreation, health, and other community development activities; and

**WHEREAS**, the Grantee has established programs the purpose of which is to provide educational, recreational, social, health, spiritual, cultural, and care-giving activities for the benefit of the citizens of Lancaster County and specifically for the participants at the Family Violence Council.

**NOW, THEREFORE**, in consideration of the mutual covenants herein contained, it is agreed as follows by the parties hereto:

**1. Purpose.** The purpose of this Grant Contract is to provide funding for the Family Violence Council Program, as described in Attachment "A", attached hereto and hereby incorporated by this reference.

**2. Scope of Services.** The Grantee agrees to perform the duties described in Attachment "B" attached hereto and incorporated by this reference.

**3. Project.** Grantee agrees that it shall expend the funds granted hereunder only for the purposes authorized in Paragraph 1 above.

**4. Grant.** In order to assist the Grantee in financing the cost of the project described in Paragraph 1 above for a period of twelve (12) months from September 1, 2008 to August 31, 2009, the Sponsor shall make a Grant in the amount of \$26,259.00, from the General Fund.

**5. Project Budget.** A project budget shall be prepared and maintained by Grantee. Grantee shall carry out the project and shall incur obligations against and make disbursements of funds provided hereunder by the Sponsor only in conformity with the project budget as approved by the Sponsor. Said project budget may be revised from time to time, but no budget or revision thereof shall be effective unless and until the same is approved by the Sponsor.

**6. Account Procedures and Records.** (a) Grantee shall establish for the project one or more separate accounts which shall be approved by the Sponsor, or its designated representative. Said account or accounts shall be maintained within Grantee's existing accounting system or set up independently. Said accounts are referred to herein collectively as "Project Account."

(b) Grantee shall appropriately record in the Project Account, and deposit in a bank or other corporate fiduciary, all grant payments received from the Sponsor pursuant to this Contract.

(c) Grantee shall charge to the Project Account all eligible costs of the project in accordance with the project budget. Costs in excess of the latest approved budget or attributable to actions which have not received the required approval of the governing body of the Sponsor shall not be incurred, and Sponsor shall not be liable for any such unauthorized costs, directly or indirectly.

(d) All costs charged to the Project Account shall be supported by properly executed payroll, time records, invoices, contracts, or vouchers evidencing in proper detail the nature and propriety of the charges.

(e) Any check or order drawn by Grantee with respect to any item which is or will be chargeable against the Project Account will be drawn only in accordance with a properly signed voucher then on file in the office of Grantee, stating in proper detail the purpose for which such check or order is drawn. All checks, payroll, invoices, contracts, vouchers, orders, or other accounting documents pertaining in whole or in part to the project shall be clearly identified, readily accessible, and to the extent feasible, kept separate and apart from all other documents maintained by Grantee.

**7. Payment of Grant.** Payments made hereunder shall be handled as all other claims against the Sponsor. Grantee shall submit a claim or claims to the Sponsor in accordance with the provisions of the following reimbursement schedule or at such times as indicated therein: On or after September 1, 2008 = 1/4 of grant award; on or after December 1, 2008 = 1/4 of grant award; on or after March 1, 2009 = 1/4 of grant award; and on or after June 1, 2009 = 1/4 of grant award. Payment of each claim will be made by the Sponsor only after Project Monitor assures the Sponsor in writing that services rendered by Grantee prior to the date of making the claim were performed in accordance with the Grant Contract and completed in a timely manner.

**8. Audit and Inspection.** Grantee shall permit and shall require its agents and employees to permit the Sponsor or its authorized representative to inspect all work, materials, payroll, records of personnel, invoices of materials, and other relevant data and records; and to audit the books, records, and accounts of Grantee pertaining to the grant and project provided herein. Grantee shall submit two copies of its annual independent audit to the Sponsor or its designated representative within thirty (30) days of receipt of such audit.

**9. Project Monitor.** The project shall be monitored by the Sponsor through the Lincoln-Lancaster County Administrator of Human Services. The Sponsor

and its designated representative shall be provided such financial and program service reports as they shall deem necessary during the contract period. Based upon these reports and upon her observations of the operation of the project, the Lincoln-Lancaster County Administrator of Human Services shall submit reports required by Sponsor, containing her review of the progress of the project. In the event of noncompliance with this Agreement by Grantee, the Project Monitor shall report said noncompliance to the Joint Budget Committee and the City Council of the City of Lincoln for further action which may include termination of the agreement.

**10. Human Services Planning.** Grantee shall participate in any comprehensive, long-range human services planning process being conducted by the City of Lincoln and Lancaster County. Failure to comply with this requirement shall constitute a breach of this contract.

**11. Contract of Grantee.** Grantee shall not execute any contract or obligate itself in any other manner with any third party with respect to the project provided herein without the prior written concurrence of the Sponsor or its designated representative.

**12. Equal Employment Opportunity.** In connection with the carrying out of the project provided herein, Grantee shall not discriminate against any employee or applicant for employment because of race, color, religion, sex, disability, national origin, age, or marital status. In the employment of persons, Grantee shall comply with the provisions of Chapter 11.08 of the Lincoln Municipal Code and shall take affirmative action to ensure that applicants are employed and that employees are treated during employment without regard to their race, color, religion, sex, disability, national origin, age, or marital status.

**13. Hold Harmless and Insurance Requirements.** The Grantee shall indemnify and save harmless the Sponsor, its agents, employees and representatives from and against all losses, claims, damages, and expenses, including attorney's fees, arising out of or resulting from the performance of this contract that results in bodily injury, sickness, disease, death, or to injury to or destruction of tangible property, including the loss of use resulting therefrom, and is caused in whole or in part by the Grantee, its employees, agents or representatives, either directly or indirectly employed by them. This section will not require the Grantee to indemnify or hold harmless the Sponsor for any losses, claims, damages and expenses arising out of or resulting from the negligent or intentional acts of the Sponsor, its agents, or employees.

The Grantee shall carry insurance in the following kinds and minimum limits:

**A. Workers' Compensation Insurance and Employer's Liability Insurance**

Grantee shall purchase and maintain during the life of this contract the applicable

Workers' Compensation Insurance, fully insuring its employees as required by law. Said insurance shall be obtained from an insurance company which is authorized to do business in the State of Nebraska.

#### **B. General Liability Insurance**

The Contractor shall purchase and maintain during the life of this contract, General Liability Insurance, naming and protecting them and the Sponsor against claims for damages resulting from (1) bodily injury, including wrongful death, (2) personal injury liability and (3) property damage which may arise from operations under this contract whether such operations be by Grantee or any one directly or indirectly employed by them. The minimum acceptable limits of liability to be provided by such insurance shall be as follows:

(1) Bodily Injury/Property Damage \$1,000,000 Each Occurrence

\$2,000,000 Aggregate

(2) Personal Injury Damage \$1,000,000 Each Occurrence

#### **C. Automotive Liability Insurance**

Bodily Injury & Property Damage \$1,000,000 Combined Single Limit

The Grantee shall not commence work under this contract until it has obtained all insurance required under this section and has provided the Sponsor with a Certificate of Insurance showing the specific limits of insurance required by this section and showing the City of Lincoln as an additional insured. Such certificate shall specifically state that insurance policies are to be endorsed to require the insurer to provide the City of Lincoln thirty (30) days notice of cancellation, non-renewal or any material reduction of insurance coverage.

**14. Prohibited Interests.** Neither Grantee nor any of its contractors or their subcontractors shall enter into any contract, subcontract, or arrangement in connection with the project provided herein, or any property included or planned to be included in the project in which any officer, agent, or employee of Grantee during his tenure or for one year thereafter has any financial interest, direct or indirect.

**15. Sponsor Not Obligated to Third Parties.** Sponsor shall not be obligated or liable hereunder to any party other than the Grantee.

**16. Breach or Default by Grantee.** In the event of any breach or default hereunder by Grantee during the term of the Grant Contract in performing the terms and conditions required hereunder, then and upon the happening of such event, Sponsor shall give written notice to Grantee of such breach or default, and Grantee

shall immediately surrender to Sponsor or its designated representative any balance remaining in the Project Account. Grantee shall be liable to Sponsor for immediate repayment of any unauthorized expenditure of funds from the Project Account.

**17. Severability.** If any portion of this Grant Contract is held invalid, the remainder hereof shall not be affected thereby if such remainder would then continue to conform to the terms and requirements of the applicable law.

**18. Term.** The term of this Grant Contract shall be for a period of twelve (12) months from and after September 1, 2008 through August 31, 2009. Any unencumbered balance remaining on Project Account upon termination shall be returned to Sponsor. This Grant Contract will be automatically renewed under the same terms and conditions, including compensation in the amount of \$26,259, for one additional period of twelve (12) months from September 1, 2009 to August 31, 2010, unless the Sponsor notifies the Grantee in writing no later than April 30, 2009 that the Grant will not be renewed. Payments during the additional period shall be made according to Paragraph 7 above, except that payments shall be made in accordance with the provisions of the following reimbursement schedule or at such times as indicated therein: On or after September 1, 2009 =  $\frac{1}{4}$  of grant award; on or after December 1, 2009 =  $\frac{1}{4}$  of grant award; on or after March 1, 2010 =  $\frac{1}{4}$  of grant award; and on or after June 1, 2010 =  $\frac{1}{4}$  of grant award.

EXECUTED by Grantee this 19 day of September, 2008.

FAMILY VIOLENCE COUNCIL  
A Nonprofit Corporation, Grantee.

ATTEST:

By: Amy M. Castro

By: [Signature]

Title: Operations Coordinator

Title: Executive Director

EXECUTED by Sponsor this 19 day of September, 2008.

ATTEST:

CITY OF LINCOLN, NEBRASKA  
a municipal corporation, Sponsor

\_\_\_\_\_  
City Clerk

\_\_\_\_\_  
Mayor

Approved as to Form this 30 day  
of September, 2008.

[Signature]  
Chief Assistant City Attorney

## **FAMILY VIOLENCE COUNCIL ATTACHMENT A**

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Family Violence Council is a planning organization that staffs activities with community partners to implement the community's plans to stop abuse, primarily involving intimate partner abuse, child abuse, and sexual abuse.

FVC activities include staffing the CSI Stop Abuse Coalition and other related coalitions such as the Community Child Abuse Prevention Council, the community-based Sexual Assault Response Team, the Domestic Violence Case Team, and the Sex Offender Management/Treatment Coalition as well as providing project management for activities relevant to stopping abuse.

The mission of the Family Violence Council is to actively work to eliminate family violence and sexual violence. FVC's goals are:

1. Work to establish and sustain a coordinated, integrated system-wide response to family violence and sexual violence that includes:

- ☐ Services to victims that are widely available and comprehensive
- ☐ Serious consequences for perpetrators
- ☐ Appropriate interventions from well trained professionals that include:

- Safe referrals
- Quality investigations
- Effective prosecutions
- Treatment programs for perpetrators which conform to agreed-upon community standards

2. Insure the community has a plan to stop family violence and sexual violence which is updated and evaluated regularly.

3. Work to keep issues of family violence and sexual violence at the top of the public agenda.

4. Provide a working forum for interaction and information exchange.

5. Identify and analyze the components of current responses to family violence and sexual violence and make recommendations to appropriate parties regarding needed changes.

6. Advocate to public policy makers and educate them in keeping with FVC's mission.

To accomplish these goals, FVC's core functions are:

◆ Coordination of various "systems and agencies" who respond to domestic violence, sexual assault and child abuse;

◆ Planning and policy development, including systems and individual advocacy;

◆ Grant writing and grant administration;

◆ Data collection and analysis (publishing an annual report);

◆ Grant writing and grant management of various projects relating to family violence and sexual assault;

◆ Providing expertise and leadership in Batterer's Intervention Programming;

◆ Public awareness and education; and,

◆ Skills based training.

## **FAMILY VIOLENCE COUNCIL ATTACHMENT B**

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These are the Scope of Services identified in the Family Violence Council's United Way/JBC application for 2008-2009:

Family Violence Council is a planning organization that staffs activities with community partners to implement the community's plans to stop abuse, primarily involving intimate partner abuse, child abuse, and sexual abuse.

- FVC planning activities will include providing staff to facilitate activities on behalf of community partners to help stop family violence and all violence against women and children, including staffing key coalitions: CSI Stop Abuse Coalition, the Sexual Assault Response Team (SART), Community Child Abuse Prevention Council (CCAPC), Sex Offender Treatment/Management Coalition (SOTMC), Batterer Intervention Program facilitators, domestic violence Case Management Team with community partners to implement community plan. Will also monitor and evaluate efforts, including publishing reports to educate community. In doing so, FVC will: work toward progress in implementing 67 action plans in community plan, including documenting progress in reports to community; annually monitor about 4,000 police investigations relating to domestic violence, child abuse and sexual assault and about 1,200 requests for protection orders; staff at least 100 meetings annually involving community partners; play a major role in preparing at least 5 grant requests; provide project coordination for approved requests as needed; and publish annual reports on sex assault, domestic violence and child abuse
- FVC will provide training/public awareness about family violence issues, particularly about perpetrators of violence, providing or partnering with others to provide at least 10 non-fee trainings annually and at least 5 fee-based training events per year.
- FVC staff will participate in statewide men's domestic violence program standards committee, reviewing men's domestic violence programs in Lancaster County; helping create materials; providing training; monitoring local programs, and regularly meeting with local programs. This will include FVC participating in annual reviews and updates of state standards, receiving and monitoring on a weekly basis reports from approved local programs; staffing at least 6 meetings with local batterer intervention program providers; planning/hosting at least 3 trainings annually for batterer intervention program providers and others in the county; and working to insure Spanish-language batterer intervention programs are available.

RECEIVED  
MOS-40911  
SEP 26 2008

Client#: 67813

FAMIL33

LAW DEPT.

# ACORD™ CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)  
09/25/08

<b>PRODUCER</b> INSPRO Insurance 1919 S 40th St, Suite #104 P.O. Box 6847 Lincoln, NE 68506		<b>THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW.</b>	
<b>INSURED</b> Family Violence Council 4600 Valley Road Lincoln, NE 68510		<b>INSURERS AFFORDING COVERAGE</b>	<b>NAIC #</b>
		INSURER A The Hartford	
		INSURER B	
		INSURER C	
		INSURER D	
		INSURER E	

## COVERAGES

THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. AGGREGATE LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR ADD'L LYK INSRD	TYPE OF INSURANCE	POLICY NUMBER	POLICY EFFECTIVE DATE (MM/DD/YY)	POLICY EXPIRATION DATE (MM/DD/YY)	LIMITS
A	<b>GENERAL LIABILITY</b> <input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS MADE <input type="checkbox"/> OCCUR  GEN'L AGGREGATE LIMIT APPLIES PER <input type="checkbox"/> POLICY <input type="checkbox"/> PRO- JECT <input type="checkbox"/> LOC	91SBAUG7477	07/21/08	07/21/09	EACH OCCURRENCE \$1,000,000 DAMAGE TO RENTED PREMISES (Per occurrence) \$300,000 MED EXP (Any one person) \$10,000 PERSONAL & ADV INJURY \$1,000,000 GENERAL AGGREGATE \$2,000,000 PRODUCTS - COMPROP AGG \$2,000,000
	<b>AUTOMOBILE LIABILITY</b> <input type="checkbox"/> ANY AUTO <input type="checkbox"/> ALL OWNED AUTOS <input type="checkbox"/> SCHEDULED AUTOS <input type="checkbox"/> HIRED AUTOS <input type="checkbox"/> NON-OWNED AUTOS				COMBINED SINGLE LIMIT (Ea accident) \$ BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$
	<b>GARAGE LIABILITY</b> <input type="checkbox"/> ANY AUTO				AUTO ONLY - EA ACCIDENT \$ OTHER THAN AUTO ONLY EA ACC \$ AGR \$
	<b>EXCESS/UMBRELLA LIABILITY</b> <input type="checkbox"/> OCCUR <input type="checkbox"/> CLAIMS MADE  DEDUCTIBLE RETENTION \$				EACH OCCURRENCE \$ AGGREGATE \$ \$ \$ \$
A	<b>WORKERS COMPENSATION AND EMPLOYERS' LIABILITY</b> ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? If yes, describe under SPECIAL PROVISIONS below OTHER	91SBAUG7477	07/21/08	07/21/09	WC STATU- TORY LIMITS OTH- ER E L EACH ACCIDENT \$100,000 E L DISEASE - EA EMPLOYEE \$100,000 E L DISEASE - POLICY LIMIT \$500,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES / EXCLUSIONS ADDED BY ENDORSEMENT / SPECIAL PROVISIONS  
City of Lincoln/Lancaster County is Listed as additional insured in regards to General Liability.

<b>CERTIFICATE HOLDER</b> City of Lincoln/Lancaster County 575 S 10th Street Lincoln, NE 68508	<b>CANCELLATION</b> SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, THE ISSUING INSURER WILL ENDEAVOR TO MAIL 30 DAYS WRITTEN NOTICE TO THE CERTIFICATE HOLDER NAMED TO THE LEFT, BUT FAILURE TO DO SO SHALL IMPOSE NO OBLIGATION OR LIABILITY OF ANY KIND UPON THE INSURER, ITS AGENTS OR REPRESENTATIVES. AUTHORIZED REPRESENTATIVE 
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77 This Spectrum Policy consists of the Declarations, Coverage Forms, Common Policy Conditions and any  
74 other Forms and Endorsements issued to be a part of the Policy. This insurance is provided by the stock  
UG insurance company of The Hartford Insurance Group shown below.

SBA

INSURER: HARTFORD CASUALTY INSURANCE COMPANY  
HARTFORD PLAZA, HARTFORD, CT 06115  
COMPANY CODE: 3

Policy Number: 91 SBA UG7477 SA



SPECTRUM POLICY DECLARATIONS

ORIGINAL

Named insured and Mailing Address: FAMILY VIOLENCE COUNCIL  
(No., Street, Town, State, Zip Code)  
4600 VALLEY RD  
LINCOLN NE 68510

Policy Period: From 07/18/08 To 07/18/09 1 YEAR  
12:01 a.m., Standard time at your mailing address shown above. Exception: 12 noon in New Hampshire.

Name of Agent/Broker: INSPRO, INC  
Code: 910071

Previous Policy Number: NEW

Named Insured is: ASSOCIATION

Audit Period: NON-AUDITABLE

Type of Property Coverage: SPECIAL

Insurance Provided: In return for the payment of the premium and subject to all of the terms of this policy, we agree with you to provide insurance as stated in this policy.

TOTAL ANNUAL PREMIUM IS: \$500 MP  
IN RECOGNITION OF THE MULTIPLE COVERAGES INSURED WITH THE HARTFORD, YOUR  
POLICY PREMIUM INCLUDES AN ACCOUNT CREDIT.

Countersigned by

*Rebecca S. Hauger*  
Authorized Representative

Date

19900  
\*2500291UG74770101

**SPECTRUM POLICY DECLARATIONS (Continued)**

POLICY NUMBER: 91 SBA UG7477

Location(s), Building(s), Business of Named Insured and Schedule of Coverages for Premises as designated by Number below.

Location: 001      Building: 001

4600 VALLEY RD  
LINCOLN      NE 68510

Description of Business:

CONSULTANT - NOC

Deductible: \$ 500 PER OCCURRENCE

**BUILDING AND BUSINESS PERSONAL PROPERTY LIMITS OF INSURANCE**

**BUILDING**

NO COVERAGE

**BUSINESS PERSONAL PROPERTY**

REPLACEMENT COST      \$ 20,000

**PERSONAL PROPERTY OF OTHERS**

REPLACEMENT COST      NO COVERAGE

**MONEY AND SECURITIES**

INSIDE THE PREMISES      \$ 10,000  
OUTSIDE THE PREMISES      \$ 5,000

POLICY NUMBER: 91 SBA UG7477

Location: 001. Building: 001

LIMITED FUNGI, BACTERIA OR VIRUS \$ 50,000  
COVERAGE:

THIS IS THE MAXIMUM AMOUNT OF INSURANCE FOR THIS COVERAGE, SUBJECT TO ALL PROPERTY LIMITS FOUND ELSEWHERE ON THIS DECLARATION.

30 DAYS

SPECTRUM POLICY DECLARATIONS (Continued)

POLICY NUMBER: 91 SBA UG7477

PROPERTY OPTIONAL COVERAGES APPLICABLE LIMITS OF INSURANCE  
TO ALL LOCATIONS

BUSINESS INCOME AND EXTRA EXPENSE  
COVERAGE  
COVERAGE INCLUDES THE FOLLOWING  
COVERAGE EXTENSIONS:

12 MONTHS ACTUAL LOSS SUSTAINED

ACTION OF CIVIL AUTHORITY:  
EXTENDED BUSINESS INCOME:

30 DAYS  
30 CONSECUTIVE DAYS

EQUIPMENT BREAKDOWN COVERAGE  
COVERAGE FOR DIRECT PHYSICAL LOSS  
DUE TO:  
MECHANICAL BREAKDOWN,  
ARTIFICIALLY GENERATED CURRENT  
AND STEAM EXPLOSION

THIS ADDITIONAL COVERAGE INCLUDES  
THE FOLLOWING EXTENSIONS

HAZARDOUS SUBSTANCES	\$ 50,000
EXPEDITING EXPENSES	\$ 50,000

MECHANICAL BREAKDOWN COVERAGE ONLY  
APPLIES WHEN BUILDING OR BUSINESS  
PERSONAL PROPERTY IS SELECTED ON  
THE POLICY

IDENTITY RECOVERY COVERAGE  
FORM SS 41 12

\$ 15,000

# SPECTRUM POLICY DECLARATIONS (Continued)

POLICY NUMBER: 91 SBA UG7477

## BUSINESS LIABILITY LIMITS OF INSURANCE

LIABILITY AND MEDICAL EXPENSES \$1,000,000

MEDICAL EXPENSES - ANY ONE PERSON \$ 10,000

PERSONAL AND ADVERTISING INJURY \$1,000,000

DAMAGES TO PREMISES RENTED TO YOU \$ 300,000  
ANY ONE PREMISES

AGGREGATE LIMITS  
PRODUCTS-COMPLETED OPERATIONS \$2,000,000  
FORM SS 05 09  
GENERAL AGGREGATE \$2,000,000

EMPLOYMENT PRACTICES LIABILITY  
COVERAGE: FORM SS 09 01

EACH CLAIM LIMIT \$ 5,000

DEDUCTIBLE - EACH CLAIM LIMIT  
NOT APPLICABLE

AGGREGATE LIMIT \$ 5,000

RETROACTIVE DATE: 07182008

This Employment Practices Liability Coverage contains claims made coverage. Except as may be otherwise provided herein, specified coverages of this insurance are limited generally to liability for injuries for which claims are first made against the insured while the insurance is in force. Please read and review the insurance carefully and discuss the coverage with your Hartford Agent or Broker.

The Limits of Insurance stated in this Declarations will be reduced, and may be completely exhausted, by the payment of "defense expense" and, in such event, The Company will not be obligated to pay any further "defense expense" or sums which the insured is or may become legally obligated to pay as "damages".

## BUSINESS LIABILITY OPTIONAL COVERAGES

HIRED/NON-OWNED AUTO LIABILITY \$1,000,000  
FORM: SS 04 38

19902  
\*2500291UG74770101

# SPECTRUM POLICY DECLARATIONS (Continued)

POLICY NUMBER: 91 SBA UG7477

## Form Numbers of Forms and Endorsements that apply:

SS 00 01 04 93	SS 00 05 12 06	SS 00 07 07 05	SS 00 08 04 05
SS 01 15 07 08	SS 04 38 06 01	SS 40 93 07 05	SS 41 12 12 07
IH 10 01 09 86	SS 05 09 07 00	SS 05 47 09 01	SS 09 01 09 00
SS 09 12 07 99	SS 09 42 07 99	SS 50 19 01 08	SS 38 25 12 07
SS 83 76 01 08			